

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
Ganesan et al. : Expected Group Art Unit: 3624  
Rule 53(b) Continuation of :  
Serial No: 09/301,068, filed : Expected Examiner: C. Kyle  
April 28, 1999 :  
Filed: Concurrently Herewith :  
For: AN ELECTRONIC BILL PRESENTMENT TECHNIQUE WITH ENHANCE BILLER  
CONTROL

**INFORMATION DISCLOSURE STATEMENT**

Honorable Assistant Commissioner  
for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

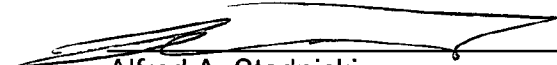
In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully submitted that the references listed on the attached Form PTO-1449 were previously cited either by the applicant or by the Examiner as prior art in the parent application U.S. S/N 09/301,068, filed on April 28, 1999. Therefore, it is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of

record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Alfred A. Stadnicki  
Registration No. 30,226  
Telephone: (703) 236-6080  
Facsimile: (702) 312-6666  
E-mail: [astadnicki@antonelli.com](mailto:astadnicki@antonelli.com)  
Date: August 22, 2003

AAS/led

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>			
				Application Number		Rule 53(b) of S/N 09/301,068	
				Filing Date		Concurrently herewith	
				First Named Inventor		GANESAN, RAVI	
				Art Unit			
				Examiner Name			
Sheet	1	of	3	Attorney Docket Number	3350-0019B-CNT	(1158.41319CC6)	

U.S. PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)				
		US- 4,277,837			Stuckert	
		US- 4,319,336			Anderson et al.	
		US- 4,460,960			Anderson et al.	
		US- 5,025,373			Keyser, Jr. et. al.	
		US- 5,220,501			Lawlor et al.	
		US- 5,231,571			D'Agostino	
		US- 5,283,829			Anderson	
		US- 5,287,270			Hardy et al.	
		US- 5,325,290			Cauffman et al.	
		US- 5,326,959			Perazza	
		US- 5,336,870			Hughes et al.	
		US- 5,341,429			Stringer et al.	
		US- 5,347,632			Filepp et al.	
		US- 5,383,113			Kight et al.	
		US- 5,420,405			Chasek	
		US- 5,483,445			Pickering	

[illegible]

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard St.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard St. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.C./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	Rule 53(b) of S/N 09/301,068
				Filing Date	Concurrently herewith
				First Named Inventor	GANESAN, RAVI
				Art Unit	
Examiner Name					
Sheet 2 of 3	Attorney Docket Number	3350-0019B-CNT (1158.41319CC6)			

U.S. PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)				
		US-5,594,910			Filepp et al.	
		US-5,655,089			Bucci	
		US-5,699,528			Hogan	
		US-5,710,889			Clark et al.	
		US-5,727,249			Pollin	
		US-5,794,221			Egendorf	
		US-5,832,460			Bednar et al.	
		US-5,873,072			Kight et al.	
		US-5,884,288			Chang et al.	
		US-5,920,847			Kolling et al.	
		US-5,956,700			Landry	
		US-5,963,925			Kolling et al.	
		US-5,978,780			Watson	
		US-6,058,381			Nelson	
		US-6,055,567			Ganesan et al.	
		US-6,044,362			Neely	
		US-6,032,133			Hilt et al.	
		US-5,893,080			McGurl et al.	
		US-5,465,206			Hilt et al.	
		US-4,713,837			Gordon	

FOREIGN PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> –Number <sup>4</sup> –Kind Code <sup>5</sup> (if known)				

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard St.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.C./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
		Application Number	Rule 53(b) of S/N 09/301,068		
		Filing Date	Concurrently herewith		
		First Named Inventor	GANESAN, RAVI		
		Group Art Unit			
		Examiner Name			
Sheet	3	of	3	Attorney Docket Number	3350-0019B-CNT (1158.41319CC6)

OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
		"Luring Customers With Bill Pay", USBanker, November 1997, p. s16-s20	
		Russell Redman, "Integrion Sets Bill-Pay With Visa Deal", Bank Systems Technology, November 1997, p. 14	
		Sharona Talmor, "Pioneers in e-commerce", The Banker, January 1998, p. 69-71	
		"Microsoft and First Data Form Internet Bill Payment Company", America's Community Banker, August 1997, p. 6-7	
		Bill Orr, "Microsoft/First Data: the instant giant of Internet Bill Payments", ABA Banking Journal, November 1997, p. 95	
		"Checkfree delivers E-Bill", Internet Week, September 30, 1996, p. 1	
		Michael C. McChesney, "Banking in cyberspace: an investment in itself" IEEE Spectrum, February 1997, p. 54-59	
		"Utilities, Phone Companies Pilot Electronic Billing", Item Processing Report, November 7, 1996, p. 1	

Examiner Signature	/Mary Cheung/	Date Considered	07/24/2009
-----------------------	---------------	--------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /M.C./